

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

David Francis Czarnecki
Sara Marie Czarnecki
Debtor(s)

Case No. 16-11223-TPA
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

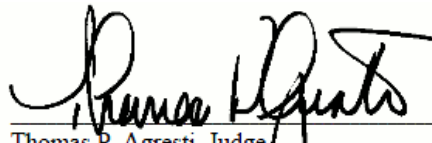
AND NOW, this *The 24th of February, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
David Francis Czarnecki
Sara Marie Czarnecki
Debtors

Case No. 16-11223-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 24, 2021

User: jmar
Form ID: 309

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David Francis Czarnecki, Sara Marie Czarnecki, 1438 W 36th, Erie, PA 16508-2312
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14968507	+ ABS REO Trust V, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14342343	+ AHN Emergency Group of Erie County, ATTN # 18943E, PO Box 14000, Belfast, ME 04915-4033
14342346	+ Apothaker & Associates, 2417 Welsh Road Suite 21 #520, Philadelphia, PA 19114-2209
14342352	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14342354	Erie County Tax Claim Bureau, 140 W 6th Street #110, Erie, PA 16501-1073
14342355	+ Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14342359	+ Joseph Oregina, 4468 W Ridge Rd, Erie, PA 16506-1434
14342360	+ MDJ Dominick DiPaolo, 1563 West 38th Street, Erie, PA 16508-2348
14342362	+ Metabolic Disease Assoc of Erie, 240 West 11th St, Erie, PA 16501-1758
14342365	+ PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688 address filed with court:, Penelec, 5404 Evans Rd, Erie, PA 16509
14342367	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14409455	EDI: BECKLEE.COM	Feb 25 2021 04:13:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14363741	EDI: BECKLEE.COM	Feb 25 2021 04:13:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14366693	EDI: AIS.COM	Feb 25 2021 04:18:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14342344	+ EDI: CBSAMERIMARK	Feb 25 2021 04:13:00	Amerimark Premier, 1112 7th Ave, Monroe, WI 53566-1364
14342345	+ EDI: AMEREXPR.COM	Feb 25 2021 04:13:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14342347	+ EDI: ACCE.COM	Feb 25 2021 04:13:00	Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036, Warren, MI 48090-2036
14398256	EDI: BANKAMER.COM	Feb 25 2021 04:13:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14342348	+ EDI: BANKAMER.COM	Feb 25 2021 04:13:00	Bank Of America, N.a, 4909 Savarese Cir, Tampa, FL 33634-2413
14342350	+ Email/Text: matthartweg@cbjcredit.com	Feb 25 2021 02:55:00	CBJ Credit Recovery, P.O. Box 1132, Jamestown, NY 14702-1132

District/off: 0315-1

User: jmar

Page 2 of 3

Date Rcvd: Feb 24, 2021

Form ID: 309

Total Noticed: 43

14342349	+ EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14369531	EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14342351	+ EDI: WFNNB.COM	Feb 25 2021 04:13:00	Comenity Bank/Peebles, Po Box 182125, Columbus, OH 43218-2125
14342353	+ EDI: CBSAMERIMARK	Feb 25 2021 04:13:00	Dr Leonards/Carol Wright Gifts, Po Box 7821, Edison, NJ 08818-7821
14359227	+ EDI: CBSMASON	Feb 25 2021 04:13:00	Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14342356	+ EDI: CBSMASON	Feb 25 2021 04:13:00	Figis Co Inc, Po Box 7713, Marshfield, WI 54449-7713
14342357	Email/Text: Check.bksupport@globalpay.com	Feb 25 2021 02:46:00	Global Payments Check, Po Box 59371, Chicago, IL 60659
14395620	EDI: JEFFERSONCAP.COM	Feb 25 2021 04:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14342358	EDI: JEFFERSONCAP.COM	Feb 25 2021 04:18:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14355598	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2021 02:21:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14342361	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2021 02:18:29	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14372087	EDI: AGFINANCE.COM	Feb 25 2021 04:13:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14342363	+ EDI: AGFINANCE.COM	Feb 25 2021 04:13:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14342364	Email/Text: paparalegals@pandf.us	Feb 25 2021 02:55:00	Patenaude & Felix A.P.C., 213 E Main Street, Carnegie, PA 15106
14402928	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2021 02:46:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14342366	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2021 02:46:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14417129	EDI: PRA.COM	Feb 25 2021 04:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14415956	+ EDI: PRA.COM	Feb 25 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14342369	+ EDI: CBS7AVE	Feb 25 2021 04:18:00	Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
15286241	+ Email/Text: bknotices@sns.com	Feb 25 2021 02:55:00	U.S. Bank Trust National Association, as, Trustee of the Lodge Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14342370	+ EDI: VERIZONCOMB.COM	Feb 25 2021 04:13:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.

District/off: 0315-1

User: jmar

Page 3 of 3

Date Rcvd: Feb 24, 2021

Form ID: 309

Total Noticed: 43

cr SELECT PORTFOLIO SERVICING as servicer for ABS REO
 cr U.S. Bank Trust National Association, as Trustee o
 cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14342368 ##+ Saint Vincent Institute, 3530 Peach Street LL1, Erie, PA 16508-2768

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor SELECT PORTFOLIO SERVICING as servicer for ABS REO Trust V bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com
Jodi L. Hause	on behalf of Creditor Bank Of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust lorraine@mvrlaw.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Joint Debtor Sara Marie Czarnecki rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor David Francis Czarnecki rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9